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Applicant(s) Michael Schoenbaum et al.	
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OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

RWM	Auster, R. et al., "Optimal Use of Flexible Spending Arrangements: A Rule of Thumb." National Public Accountant, 1994, 39(3):15-16, 28.
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EXAMINER  
Robert Morgan

DATE CONSIDERED  
1/30/06

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